

SUBSTITUTE TRUSTEE'S NOTICE OF SALE

Sale at public auction will be on October 2, 2025, at or about 2:00 PM, local time, at the front door of the Jefferson County Courthouse, 202 West Main Street, Dandridge, TN 37725, pursuant to the Deed of Trust executed by Angela Dotson, an unmarried woman, and Elizabeth Herndon, an unmarried woman, to Certified Title Company, as Trustee for Mortgage Electronic Registration Systems, Inc., solely as nominee for Southwest Stage Funding, LLC dba Cascade Financial Services dated August 10, 2021, and recorded on August 30, 2021, in Book 1634, Page 136, Instrument No. 21008383, and modified on March 14, 2022, in Book 1676, Page 529, Instrument No. 22002282, in the Register's Office for Jefferson County, Tennessee ("Deed of Trust"), conducted by Padgett Law Group, having been appointed Substitute Trustee, all of record in the Jefferson County Register's Office. Default in the performance of the covenants, terms, and conditions of said Deed of Trust has been made; and the entire indebtedness has been declared due and payable.

Party entitled to enforce the debt: Southwest Stage Funding, LLC dba Cascade Financial Services

Other interested parties: None

The hereinafter described real property located in Jefferson County will be sold to the highest call bidder subject to all unpaid taxes, prior liens and encumbrances of record:

Legal Description: Situated in the First (1st) Civil District of Jefferson County, Tennessee and being described as follows:

Beginning on a set iron pin in the Northern right of way line of Grant Street, corner to Grant (Deed Book 1576, Page 1); thence with the line of Grant, North 30 deg. 14 min. 56 sec. W. 151.05 feet to a found pin, corner to Grant (Deed Book 35, Page 99); thence with the line of Grant three (3) Calls and distances: N. 57 deg. 58 min. 10 sec. E. 127.09 feet to a wood post; N. 56 deg. 59 min. 12 sec. E. 74.13 feet to a wood post; and N. 57 deg. 36 min. 33 sec. E. 59.61 feet to a set P.K. nail, corner to Lot 1 (Haynes-Instrument Book 1598, Page 340); thence with the line of Lot 1 (Haynes), six (6) calls and distances; S. 40 deg. 16 min. 52 sec. E. 109.85 feet to a set iron pin; S. 21 deg. 56 min. 07 sec. W. 31.80 feet to a set iron pin, S. 63 deg. 58 min. 53 sec. W. 63.78 feet to a set iron pin; N. 26 deg. 01 min. 02 sec. W. 115.97 feet to a set iron pin; S. 56 deg. 59 min. 03 sec. W. 96.69 feet to a set iron pin; S. 26 deg. 27 min. 37 sec. E. 158.83 feet to a set iron pin in the East right of way line of Grant Street; thence with the Eastern right of way line of Grant Street, S. 65 deg. 36 min. 45 sec. W. 94.01 feet to the point of beginning, containing 0.58 acres and being Lot 2 as shown by survey of Johnny D. Kerr, TNRLS #1507, 1206 Hill Drive, New Market, TN 37820, dated April 5, 2021.

Subject to the following: R-1 Zoning requirements for Town of Dandridge: Building setbacks-30' front, 15' rear and 15', 12' road right of ways as shown on recorded plat of the Tom Miller Land Plat Cabinet C, Slide 29; Grant Street right of way; any right of way, easement, reservations or restrictions that may apply; 10' utility easement along each lot line. Property is currently on a sewer septic system. Exact locations of field septic systems are unknown, However Lot 1 and Lot 2 gives each other access for individual septic systems and considered as shared easements to each lot. If at any time one or both septic systems fail then owners of Lot 1 and Lot 2 shall hook up to city water.

Being the same property conveyed to Elizabeth Herndon and Angela Dotson by Quit Claim Deed from Teresa Haynes Herndon and husband Larry Herndon, dated April 29, 2021 and recorded in Deed Book 1627, Page 741, in the Register's Office for Jefferson County, Tennessee.

Also being a portion of the same property conveyed to Teresa Haynes Herndon and husband Larry Herndon by Quit Claim Deed from Brandy Haynes, Mikaela Haynes Holt, Zachary Haynes, Logan Haynes and Teresa Haynes Herndon, sole surviving Heirs at Law of Eliza Love Haynes, deceased, dated June 22, 2020, recorded in Deed Book 1598, Page 340, in the Register's Office for Jefferson County, Tennessee.

Street Address: The street address of the property is believed to be 1213 Grant Street, Dandridge, TN 37725, but such address is not part of the legal description of the property. In the event of any discrepancy, the legal description herein shall control.

Map/Parcel Number: 068F B 012.02

Current owner(s) of Record: Elizabeth Herndon and Angela Dotson

This sale is subject to all matters shown on any applicable recorded Plat or Plan; any unpaid taxes and assessments; any restrictive covenants, easements or setback lines that may be applicable; rights of redemption, equity, statutory or otherwise, not otherwise waived in the Deed of Trust, including rights of redemption of any government agency, state or federal; and any and all prior deeds of trust, liens, dues, assessments, encumbrances, defects, adverse claims and other matters that may

take priority over the Deed of Trust upon which this foreclosure sale is conducted or are not extinguished by this Foreclosure Sale.

THE PROPERTY IS SOLD WITHOUT ANY REPRESENTATIONS OR WARRANTIES, EXPRESSED OR IMPLIED, RELATING TO TITLE, MARKETABILITY OF TITLE, POSSESSION, QUIET ENJOYMENT OR THE LIKE AND FITNESS FOR A GENERAL OR PARTICULAR USE OR PURPOSE. The title is believed to be good, but the undersigned will sell and convey only as Substitute Trustee.

The right is reserved to postpone or adjourn the sale to another specified time certain or to another date, time, and location certain, without further newspaper publication upon announcement by posting with the third-party internet posting company and announced on the date, time, and location of sale set forth above or any subsequent postponed or adjourned date, time, and location of sale; provided, however if the sale is postponed or adjourned for less than five (5) days after the original sale, announcement by internet posting is not required.

If you purchase a property at the foreclosure sale, the entire purchase price is due and payable at the conclusion of the auction in the form of a certified check made payable to or endorsed to Padgett Law Group. No personal checks will be accepted. To this end, you must bring sufficient funds to outbid the lender and any other bidders. Insufficient funds will not be accepted. Amounts received in excess of the winning bid will be refunded to the successful purchaser at the time the foreclosure deed is delivered.

This property is being sold with the express reservation that the sale is subject to confirmation by the lender or trustee. This sale may be rescinded by the Substitute Trustee at any time.

This Notice of Sale has been posted by Capital City Posting and can be viewed online at CapitalCityPostings.com.

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